IOWA TITLE XXI PROGRAM FACT SHEET

Name of Plan: Healthy and Well Kids in Iowa (hawk-i)

Date State Plan Submitted: June 1, 1998

Date State Plan Approved: September 1, 1998

State Plan Effective Date: July 1, 1998

Date First Amendment Submitted: February 25, 1999 **Date First Amendment Approved:** June 16, 1999 **First Amendment Effective Date:** January 1, 1999

Date Second Amendment Submitted:December 29, 1999Date Second Amendment Approved:March 31, 2000Second Amendment Effective Date:October 1, 1999

Date Third Amendment Submitted: March 8, 2000 **Date Third Amendment Approved:** June 14, 2000 **Third Amendment Effective Date:** March 1, 2000

Date Fourth Amendment Submitted: September 27, 2000 **Date Fourth Amendment Approved:** December 18, 2000

Fourth Amendment Effective Date: July 1, 2000

Date Fifth Amendment Submitted: September 20, 2001

Date Fifth Amendment Approved: December 6, 2001

Amendment Effective Date: Luky 1, 2001

Amendment Effective Date: July 1, 2001

Date Sixth Amendment Submitted: June 26, 2002

Date Sixth Amendment Approved: September 19, 2002

Background

• On June 1, 1998, Iowa submitted a Title XXI State Plan to provide health insurance coverage to uninsured children through an expansion of the State's Title XIX Medicaid program. The plan provides Medicaid coverage to children ages 6 through 18 in families with income up to 133 percent of the Federal Poverty Level (FPL).

Amendments

• On February 25, 1999, the State submitted an amendment, effective January 1, 1999, to its approved Title XXI plan. This amendment, entitled the hawk-i program, is a separate

- child health program. Hawk-i provides health care coverage, to children whose family income does not exceed 185 percent of the FPL.
- On December 29, 1999, the State submitted an amendment, effective October 1, 1999, to its approved Title XXI plan. This amendment allows for a 20-percent deduction to earned income in determining eligibility for the hawk-i program, and includes an additional managed health care plan, Unity Choice from Wellmark Health Plan of Iowa.
- On March 8, 2000, the State submitted an amendment, effective March 1, 2000, to its approved Title XXI plan. This amendment adds a third managed health care plan, John Deere Health Plan to selected counties in Iowa. The amendment also removes cost sharing for American Indian/Alaska Native children, and also allows a deduction for depreciation of capital assets when considering self-employment income.
- On September 27, 2000, the State submitted an amendment to its approved Title XXI plan. This amendment expands coverage under the Medicaid program for infants up to 1 year of age in families with income at or below 200 percent of the FPL. In addition, it expands coverage under the hawk-i program to children up to age 19 in families with income at or below 200 percent of the FPL.
- On September 20, 2001, the State submitted an amendment to its approved Title XXI plan. Unity Choice from Wellmark Health Plan of Iowa is no longer participating as a managed health plan in hawk-i. The Iowa counties that Unity Choice had been covering are now covered by either John Deere Health Plan of Iowa, Iowa Health Solutions, or Classic Blue from Wellmark Blue Cross Blue Shield of Iowa.
- On June 26, 2002, the State submitted its sixth amendment. This amendment updates and amends the SCHIP State Plan to indicate the State's compliance with the final SCHIP regulations.

Children Covered Under Program

• The State reported that a total number of 23,270 children were ever enrolled in its program during Federal fiscal year 2001.

Administration

- The Department of Human Services (DHS) has contracted with a third-party administrator to provide, at a minimum, the following services for the non-Medicaid SCHIP:
 - Distributes applications
 - Determines eligibility
 - Screens for Medicaid eligibility and coordinates with Medicaid Eligibility Workers
 - o Calculates, bills, and collects cost sharing
 - Assist the family in selecting a health plan and enrolling the child in the selected plan
 - o Gather encounter data from the health plans
 - Provides DHS with demographic, statistical, and encounter data for Federal reporting and other reporting requirements

Health Care Delivery System

• For the hawk-i program, the State contracts with commercial insurers. Both indemnity and managed care plans may participate.

Benefit Package

- The Medicaid benefit package is provided in the Medicaid SCHIP expansion.
- The hawk-i program provides a benchmark plan that is equivalent to the Iowa State employees benefit package.

Cost Sharing

- Hawk-i premiums are \$10 per child per month, with a maximum of \$20 per family for families whose countable income is equal to or greater than 150 percent of the FPL.
- Families whose countable income is equal to or greater than 150 percent of the FPL shall be assessed a \$25 copayment for each emergency room visit if the child's medical condition does not meet the definition of emergency medical condition.
- The third-party administrator will track ER copayments to ensure cost sharing does not exceed 5 percent of family income. Native Americans and Alaskan Natives are not subject to cost sharing.

State Action to Avoid Crowd Out

• The State imposes a 6-month waiting period when group health insurance coverage has been dropped unless exclusions apply.

Coordination between SCHIP and Medicaid

- All applications are screened for Medicaid eligibility and the presence of health insurance coverage. The hawk-i application is also used as an application for Medicaid benefits.
- If the applicant is not Medicaid eligible, hawk-i eligibility is determined. If the child has health insurance coverage and is not Medicaid-eligible, coverage under hawk-i is denied.

Outreach Activities

- The State actively works with large corporations to further promote the program. Some recent corporate partners included: WalMart/Pampers, H&R Block, and The Marmaxx.
- The Iowa Department of Human Services collaborated with the Department of Education to allow schools and child-care providers in the Free and Reduced Meals Program to make program referrals.
- The State was one of seven states selected who participated in a literacy project that evaluated applications, brochures, and other State materials to assess how they could be modified to ensure comprehension by persons with low literacy levels.

Financial Information -- FFY 2003

Enhanced Federal Matching Rate: 74.45%

Federal Share: \$35,887,448 State Share: \$12,315,975

Total: \$48,203,423

Last updated: October 15, 2002